20
ANSWERS

FAITH & WORKS

Catholic Answers

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20 Answers: Faith & Works

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Introduction

Five hundred years ago, an enormous controversy erupted in the Church. The German monk Martin Luther was having difficulties with certain doctrines and practices, and in 1517 he proposed for academic debate his *Ninety-Five Theses*, touching off the Protestant Reformation, which would tear western Christianity in two.

Luther's difficulties initially concerned things like purgatory and indulgences, but as the controversy developed, the center of debate shifted. He and his followers ended up proposing two key doctrines that have gone on to define the Protestant movement.

The first concerns how man can be "justified," or put right with God—in other words, how we can be forgiven our sins, be saved, and go to heaven. Luther said that we are justified "by faith alone" (Latin, *sola fide*).

The second major teaching of the Reformation holds that all Christian doctrine and practice is to be formed "by Scripture alone" (Latin, *sola scriptura*). In other words, every point of doctrine and practice needs to be proved from Scripture, without giving an authoritative role to Tradition or Church authority.

Since *sola scriptura* deals with how we are supposed to *form* our doctrines, it is sometimes referred to as the "formal principle" of the Reformation. By contrast, *sola fide* deals with the substance of the Christian faith, so it is often called the "material principle" of the Reformation. Both principles are considered crucial in Protestant circles, but since justification is the means by which individual Christians get to heaven, this principle is particularly important. Luther is often credited as saying that justification *sola fide* is "the article by which the Church stands or falls."[1]

What does Luther's formula mean? It is one thing to say that we are justified by faith—a teaching clearly found in the New Testament (e.g., Rom. 3:26). But what is meant by saying that we are justified by faith *alone*? What is being excluded by adding the word "alone"?

Some have said, "Anything *other than faith* is being excluded." But is that

true? Protestants affirm that we are justified by God and Christ's death on the cross. Justification does not exclude those things. In reality, Luther and the Reformers had something in particular that they wanted excluded from justification: "works."

They even appealed to Scripture to support this view. In Romans 3:28, Paul says that "a man is justified by faith apart from works of law." Luther and the Reformers thought that Catholic doctrine and practice violated this principle. Protestants thus have accused the Church of teaching "justification by faith *and* works" or even "justification by works."

Since "faith alone" is supposed to be the means by which we get to heaven, this resulted in an intense, centuries-long controversy, with Protestants accusing Catholics of teaching a false gospel that will send people to hell. Some Protestants even claim that Catholics are not Christians.

What's at the center of the controversy? What do Catholics and Protestants *really* teach about justification, faith, and works? And what does it mean for living the Christian life? Here are twenty answers.

1. How have Protestant authors understood faith and works?

Although the phrase "justification by faith alone" is universal in Protestant churches, how it is understood—and the "works" it is meant to exclude— varies from one group to another.

Based on Scripture's statement that "even the demons believe—and shudder" (James 2:19), it has been recognized that not every kind of faith saves. This has sparked a debate in Protestant circles about what counts as "saving faith" or "justifying faith."

At one end of the spectrum is a position found in some parts of Evangelicalism known as *free grace theology.* It holds that you have saving faith as long as you intellectually assent to certain theological truths, though there is a debate about which ones. Some free grace advocates hold that all you need to believe is that Jesus Christ will save you. Others argue that you

must include additional beliefs, such as that Jesus is both God and man, that he died for our sins, and that he rose from the dead. Your mere agreement with these truths is enough to save you, even if you *don't* do anything else. The free grace view is sometimes disparaged as "easy believism" by its critics. Free grace theologians, in turn, accuse their critics of "legalism."

Most Protestant theologians do not support free grace theology and have a more robust conception of what saving faith is. It is usually held to involve not only belief in certain theological truths, but also trusting God to actually give one salvation. The difference is between saying, "I *know* that Jesus died to save me," and saying, "I *trust* that Jesus will save me." This inclusion of trust in saving faith, along with intellectual assent, is universal among Protestant theologians, except for some free grace advocates.

Given the New Testament passages connecting repentance with the gospel and the forgiveness of sins (e.g., Mark 1:15; Acts 2:38; 3:19), Protestant authors have discussed how the need for repentance can be squared with the "faith alone" formula.

Some free grace theologians hold that repentance is not required for saving faith, as it would violate *sola fide*. Others have defined repentance as intellectually recognizing the sinfulness of one's actions, but they have said that changing one's behavior is not necessary. An active serial killer who revels in his crimes would still go to heaven as long as he believes Jesus saves him.

However, most Protestant theologians have held that a real rejection of sin, with a consequent willingness to change one's behavior, is necessary. This is harmonized with "faith alone" either by conceiving of repentance as a necessary step that *precedes* faith, or by building repentance into the concept of saving faith itself. In recent years, the latter view has sometimes been called "Lordship salvation," since it holds that saving faith must include not only faith in Christ as Savior but also repentance from sins and a willingness to obey him as Lord.

If one is willing to obey Jesus, this naturally results in one's performing morally good actions or "good works." This has led to the saying, "Faith

alone saves, but the faith that saves is never alone." In other words, saving faith will invariably result in good works.

The New Testament emphasizes that love is the fundamental principle of God's law, and thus of good works (Rom. 13:8–10; Gal. 5:14; James 2:8; 1 John 5:3). Some theologians support the idea that saving faith includes the virtue of charity (i.e., love), though this view is not universal, and many maintain a distinction between charity and saving faith.

The New Testament also contains passages linking baptism to salvation (Acts 2:38; 22:16; Rom. 6:3–4; 1 Pet. 3:21), which has prompted discussion of how this may be squared with *sola fide*. Lutherans understand the formula in a way that does not exclude baptism as a means of justification, as do some Anglicans, Presbyterians (in the case of elect infants), and members of the Church of Christ movement. Yet many other Protestants see the idea of baptism as a means of salvation as a violation of the "faith alone" formula.

If we are saved through faith, what happens if a person loses faith? According to some Protestant authors, it does not matter. Even a single moment of saving faith will result in a person being saved for all time (this view is especially common among Baptists and those influenced by them). Others hold that it is not possible for a person to lose saving faith—that once he has acquired it, God will ensure he always maintains it (this view is common among Calvinists). Still others hold that a loss of faith—and *only* a loss of faith—will cause one to lose salvation (this view is found among Lutherans). Finally, some hold that if someone slides into grave sin—effectively losing repentance and thus an essential element of saving faith—then he will lose salvation (this view is common among Methodists and Pentecostals).

But if salvation can be lost, can it be regained? Some Lutherans have held that salvation cannot be regained. However, most Protestants who believe that salvation can be lost also hold that it is possible to reacquire it by once again repenting and having saving faith.

A related question is whether having confidence in or an "assurance of"

one's salvation is necessary. According to some free grace authors, the answer is yes. They hold that if one has faith in Christ's promise of salvation, this entails absolute confidence that one will be saved, and so if one lacks confidence, one does not have saving faith. However, most Protestants hold that one can have saving faith in God without having absolute confidence. This is sometimes put by saying, "We have faith in God, not faith in our own faith."

Finally, there are fringe cases where Protestants may make exceptions to the "faith alone" formula and allow for the salvation of people who do not have faith—for example, infants and mentally handicapped people who are incapable of having faith. The same is sometimes extended to others, such as the unevangelized or the improperly evangelized.

These represent different ways Protestants have understood saving faith, but how have they understood works? Historically, many authors have accused those who disagree with their view of faith as adding "works" to the message of salvation and thus teaching a false gospel. Thus, those who do not believe baptism is necessary may accuse those who do of viewing baptism as a work and thus teaching "works righteousness."

Similarly, those who believe that it's not possible to lose salvation accuse those who do believe it is possible, whether by losing faith or falling into grave sin, of teaching "faith plus works." On this model, "works" are any element not included in a particular group's conception of saving faith.

Despite these differences, most Protestants have dealt with each other cordially and have not often accused their brethren of being false Christians teaching a false gospel (a courtesy sometimes *not* extended to Catholics).

It is important to recognize the diversity of opinion among Protestants regarding justification, faith, and works. It is not possible to characterize any of these views as being "the" Protestant position.

2. What are legalism and antinomianism?

Two terms that often appear in Protestant discussions of faith and works are

legalism and *antinomianism*. The first is giving law too much emphasis, and the second is giving law too little emphasis.

The law in question is God's law, and in the Bible, the most famous expression of God's law was given through Moses. It contains the Ten Commandments, as well as all the other regulations that were part of the Mosaic covenant.

This expression of God's law became so prominent in Jewish thinking that it is referred to as "the Law of Moses" (Josh. 8:31; Luke 2:22; 1 Cor. 9:9; etc.) or even simply as "the Law" (Matt. 22:36; Luke 5:17; Rom. 2:12; etc.). The latter term also came to be applied to the first five books of the Bible—the Torah or Pentateuch—which contain this law. It is thus spoken of as "the Law," in contrast to "the prophets," which are the other major part of the Old Testament (Matt. 5:17; Luke 16:16; Rom. 3:21; etc.).

Traditionally, Jewish theologians have divided the commandments of the Law into two classes: those that require an action ("thou shalt") and those that forbid an action ("thou shalt not"). However, Christian theologians have distinguished three types of commandments, based on the nature of what they require or forbid.

The first are *moral commandments*, which convey ethical principles (e.g., "Thou shalt not kill," "Thou shalt not commit adultery"; Exod. 20:12–13). The second are *ceremonial precepts* that governed the ritual life of Israel (e.g., killing the Passover lamb or the distinction between clean and unclean foods; cf. Exod. 12; Lev. 11). The third type are often called the *judicial* or *civil commands*. These regulated the civil life of Israel. They include things like building codes (Deut. 22:8), penalties when one has committed theft (Lev. 6:5), and the establishment of safe zones where a person who has committed accidental homicide may flee (Num. 35:9–15).

Since the Law was given to the Jewish people, a key question for Christian theologians has been which of these commandments remain binding. One of the first controversies that faced the Church was whether Gentile converts to the Faith needed to be circumcised. The Church quickly determined that the answer was no (Acts 15; cf. Acts 10–11; Gal. 2). It was

also established that Christians did not need to keep Jewish dietary laws or observe Jewish feast days (Col. 2:16; cf. Mark 7:19).

However, Jesus indicated that other commandments found in the Mosaic Law were binding, saying, "If you would enter life, keep the commandments," and going on to explain, "You shall not kill, You shall not commit adultery, You shall not steal, You shall not bear false witness, Honor your father and mother, and, You shall love your neighbor as yourself" (Matt. 19:17–19).

It thus appeared that certain commandments were binding on Christians but others were not. Since the commandments that Jesus cited were moral in nature, whereas the ones Christians were not bound to observe were ceremonial, the solution adopted in Catholic circles was that it is God's *moral* commandments that apply to all peoples.

Thus, Paul can speak of Gentiles who do not have the Law of Moses but who nevertheless "do by nature what the Law requires," for "what the Law requires is written on their hearts" (Rom. 2:14–15). Since these moral commands are part of human nature, they constitute a "natural law" that all, including Christians, are bound to observe.

Christians are not bound to observe the ceremonial requirements of the Mosaic Law. These requirements pointed forward to the coming of Christ but have now been superseded (Col. 2:17). In their place, Christ has given us other ceremonies, such as baptism, which replaces circumcision and is thus "the circumcision of Christ" (Col. 2:11–12). Christians are thus not bound by the Law of Moses but by "the law of Christ" (1 Cor. 9:21; Gal. 6:2).

At the time of the Reformation, some Protestants did not like the concept of natural law, which they thought violated the principle of *sola scriptura* by encouraging us to look to human nature to figure out moral questions. However, other Protestants retained natural-law reasoning.

All Protestants have held that Christians are bound to observe God's moral commandments, and most have agreed that Christians are not bound to observe the ceremonial and civil precepts of the Mosaic Law. But not all

agree.

For example, Seventh-Day Adventists have held that Christians are obliged to observe certain laws traditionally considered ceremonial, such as the requirement to keep the Jewish Sabbath (i.e., Saturday).

Similarly, some Reformed (Calvinist) Protestants have advocated a view known as *Christian Reconstructionism* or *Theonomy*, which holds that the civil law of modern societies should be informed by the civil commandments of the Mosaic Law. This includes the use of Mosaic penalties for various crimes, and some authors have advocated the use of the death penalty for adultery, homosexuality, blasphemy, witchcraft, and belonging to a false religion.

In addition, there have been many disputes in Protestant circles about whether particular practices are compatible with God's law—including ones mentioned in the Bible (e.g., drinking alcohol, dancing, gambling, wearing makeup) and others not mentioned (e.g., smoking).

When two groups of Protestants have different views of how God's law should be applied, the group seen as requiring too much of Christians is likely to be accused of legalism, whereas the group seen as requiring too little is likely to be accused of antinomianism (from Greek roots meaning "against the law").

In addition, these terms are applied to those who are seen as requiring too much or too little for salvation. Thus, those who think repentance from sin or baptism are required may be accused of teaching "works salvation" and legalism by those who do not, and the latter will be accused of antinomianism by those who do.

3. What is the gospel?

The New Testament contains repeated references to "the gospel." The basic meaning of the Greek term for gospel (*euangelion*) is "good news." But there is no single passage where the Christian meaning of the term is defined or where an exhaustive list of its contents is given. Theologians

have therefore proposed different ideas about it.

In Protestantism, and especially in Lutheran circles, law and gospel are often contrasted. For Luther, these represented two great principles that form the lenses through which Scripture must be interpreted. He saw *law* as present in any passage of Scripture (Old or New Testament) that made demands on men, whereas he saw *gospel* as present in any passage in which God make promises to men, particularly promises of salvation.

But Scripture does not present law and gospel as two contrasting principles. There is only one verse that even mentions the two terms together (Luke 16:16), and in that passage "the Law" is not an abstract principle but the Mosaic Law in particular (as seen by its pairing with "the prophets"). Although one can classify Bible passages based on whether they contain requirements or promises, Scripture does not present law and gospel as abstract principles.

Because of the primacy of the idea of justification by faith alone in Protestant thought, this doctrine became closely associated with the gospel, and many writers have spoken as if the gospel simply *is* the message of justification *sola fide*, with any other understanding being a false gospel.

Identifying the gospel with justification by faith alone is problematic. There are no passages that speak of "the gospel of justification." Instead, we read of "the gospel of God" (Mark 1:14; Rom. 1:1; 15:16), "the gospel of Christ" (Rom. 15:19; 1 Cor. 9:12; 2 Cor. 2:12; cf. Mark 1:1; Rom. 1:9), "the gospel of the kingdom" (Matt. 4:23; 9:23; 24:14). There also are individual passages that speak of things like "the gospel of your salvation" (Eph. 1:13) and "the gospel of peace" (Eph. 6:15).

The content of the gospel thus primarily concerns God, his Son, and his kingdom, with its effects for man (e.g., salvation, peace) being secondary. Justification may be a consequence of embracing the gospel, but it belongs in this secondary category and cannot be identified with the core of the gospel.

This is further underscored by the fact that the terms *justification* and *justify* are almost wholly absent from the four Gospels, which contain only

a single passage that speaks of a person being justified before God by appealing for his mercy (Luke 18:14). Instead, the passages that speak of justification are found almost exclusively in the letters of Paul. If justification were central to the gospel, we would expect it to be found in *the* Gospels, which give us the teaching of Jesus. But there we read of God, his Son, and his kingdom.

4. What is justification?

Martin Luther used the term *justification* in two senses. In the first, he held that "the term 'to be justified' means that a man is considered righteous" by God.[2] He understood justification in this sense to be the event at the beginning of the Christian life when God forgives a man's sins and declares him to be just or righteous.

   But Luther also recognized that after this event there was a process by which God transformed the believer to make him actually righteous: "Everyone who believes in Christ is righteous, not yet fully in point of fact, but in hope. For he has begun to be justified and healed, like the man who was half-dead (Luke 10:30). Meanwhile, however, while he is being justified and healed, the sin that is left in his flesh is not imputed to him."[3]

   For Luther, this process of justification would be completed on the Last Day: "Sin remains, then, perpetually in this life, until the hour of the Last Judgment comes and then at last we shall be made perfectly righteous."[4]

   Some other Reformers (e.g., Martin Bucer) followed Luther in conceiving of justification both as an event and a process. But most did not, and Protestant theology has traditionally used the term *justification* only for the initial event at the beginning of the Christian life. They don't deny that there is also a process that follows this event, whereby a person becomes more righteous, but a different term is used for it. They refer to this process as "sanctification" rather than "justification."

   Despite this, the New Testament supports the idea of justification as more than a one-time event. It sometimes speaks of justification as something

that has already happened to us (Rom. 5:1; 1 Cor. 6:11). But it also speaks of justification as a future event (Rom. 2:12; 3:20; Gal. 5:5).

The New Testament indicates that Abraham must have been justified at least three times. Abraham pleased God (Heb. 11:2) and thus was justified by following God in faith (Heb. 11:8–9) in the early stages of his career, corresponding to Genesis 12. He also was justified when he believed God that he would have descendants (Rom. 4:1–4; Jas. 2:23), corresponding to Genesis 15:6. And he was justified when he offered Isaac on the altar (Jas. 2:21), corresponding to Genesis 22. Scripture thus indicates that Abraham was justified at different stages of his walk with God, including those recounted in Genesis 12, 15, and 22.

Another question is the nature of the righteousness God gives in justification. The common Protestant understanding is that it is purely legal in nature. That is, because of what Christ did for us, God forgives us and declares us innocent of sin. Protestants often refer to this purely legal righteousness as "imputed" righteousness, and they characterize Catholics as believing in "infused" righteousness, though the Church does not use this term.

Catholics understand justification as both an event and a process. The event, or initial justification, occurs at the beginning of the Christian life, and it "is not only the remission of sins, but also the sanctification and renewal of the interior man" (*Catechism of the Catholic Church* [CCC] 1989). In other words, God both forgives our sins and transforms our souls by giving them the quality of righteousness. Theologians refer to this righteousness as "sanctifying grace" because it makes our souls holy.

Over the course of the Christian life, our souls are further sanctified and thus grow in holiness/righteousness. This is the process of ongoing justification, and it takes place as we cooperate with God's grace and perform acts of charity—that is, "God's love [which] has been poured into our hearts through the Holy Spirit" (Rom. 5:5).

5. What is the "New Perspective on Paul"?

The New Testament passages dealing with justification are overwhelmingly found in the letters of St. Paul (particularly Romans and Galatians), so the interpretation of these passages is key to understanding the doctrine.

During the Reformation, a view developed in Protestant circles that looked on the Judaism of Jesus' day as a legalistic religion, whereby Jews would attempt to earn their place before God by performing good works. Paul was thus seen as reacting against this legalism by proclaiming a gospel according to which only faith—not good works—was necessary to be justified before God.

In the twentieth century, however, Protestant scholars began to question this view. When they read early Jewish documents, they didn't find people trying to earn their place before God. Instead, they found Jews aware that their place as God's chosen people was a matter of grace, not something they'd earned.

Some scholars concluded the paradigm for understanding Paul that had developed in Protestant circles was mistaken. Reformers had reacted against what they perceived to be Catholic legalism and then read this back onto first-century Judaism. This allowed them to associate themselves with the liberating apostle Paul, opposing legalistic Jews or—in their case—legalistic Catholics.

By the second half of the twentieth century, the study of ancient Jewish texts led to a reappraisal of the role of grace in early Judaism, and an increasing number of Protestant authors adopted what came to be called the "New Perspective on Paul." This perspective saw Paul as interacting with Judaism, and other Jewish Christians, in a more nuanced way.

A distinction that entered the discussion was the difference between "getting in" God's good graces and "staying in" them. New Perspective scholars saw first-century Jews as understanding that they were God's covenant people by an act of grace. "Getting in" to this privileged relationship involved accepting God's gracious initiative. Once one was a member of the covenant people, "staying in" involved observing the requirements of God's covenant, and thus doing "works" of the Mosaic

Law to avoid being severed from the covenant.

New Perspective scholars then saw Paul as reacting against this view, at least when applied to Gentile Christians. They also could enter God's New Covenant by grace, through faith in Christ, and they did not need to do "works of the Law"—such as being circumcised or keeping kosher—to remain in the New Covenant (cf. Acts 15; Gal. 2).

This change of perspective led various Protestant scholars to reevaluate how they should interact with Catholics, with ideas proposed at the time of the Reformation coming in for criticism. The New Perspective on Paul has enjoyed significant popularity in Protestant circles, but it has been controversial. Many Protestant authors have accused New Perspective advocates of abandoning key Reformation principles.

6. What is grace?

The basic meaning of the term *grace (*Greek, *charis*) is not controversial. The standard Greek dictionaries, used by Protestant and Catholic scholars alike, list the same general uses. On the one hand, *charis* means "a beneficent disposition toward someone, *favor, grace, gracious care/help, goodwill*."[5] On the other hand, it also can mean "practical application of goodwill, *(a sign of) favor, gracious deed/gift, benefaction*."[6]

In a doctrinal context, grace can refer both to the favor or goodwill that God has toward us and to the specific benefits—or "graces"—that we receive as a result of this goodwill. The *Catechism of the Catholic Church* makes a statement that both Catholics and Protestants can agree with when it says:

> Our justification comes from the grace of God. Grace is *favor*, the *free and undeserved help* that God gives us to respond to his call to become children of God, adoptive sons, partakers of the divine nature and of eternal life (1996).

A slogan that developed at the time of the Reformation was *sola gratia*

(Latin, "by grace alone"). This was directed against the idea that we earn our place before God by our own efforts, which, however, is not Catholic teaching. In 1999, the Catholic Church and the Lutheran World Federation were able to say:

> Together we confess: By grace alone, in faith in Christ's saving work and not because of any merit on our part, we are accepted by God and receive the Holy Spirit, who renews our hearts while equipping and calling us to good works (*Joint Declaration on the Doctrine of Justification* 15).

Protestant and Catholic theologians have developed somewhat different vocabularies for discussing God's grace, but a term they both use is *prevenient grace*. This refers to grace that *prevenes* (comes before) man's response. Jesus taught that "no one can come to me unless the Father who sent me draws him" (John 6:44). Consequently, Christians have always recognized that God must take the initiative in salvation; man cannot come to God on his own. It is God's own gracious action in calling a person that makes it possible for him to repent and accept salvation.

Whether God gives prevenient grace to all people or only to select individuals is something Protestants debate among themselves, but the Catholic Church acknowledges that "since Christ died for all men . . . we ought to believe that the Holy Spirit in a manner known only to God offers to every man the possibility of being associated with" Christ's saving death (*Gaudium et Spes* 22).

Catholic doctrine has several additional ways of classifying the graces God gives us. Some of these graces help us perform particular acts, such as an act of repentance or of doing a good work, so they are called "actual" graces. Prevenient grace is an actual grace, since it helps us perform the act of turning to God.

Other graces remain in our souls on an ongoing basis, so they are called "habitual" graces. They include the theological virtues of faith, hope, and charity. The most important habitual grace is known as "justifying" or

"sanctifying" grace. It is the righteousness or holiness that God gives us in the act of justification, and it grows over the course of the Christian life. According to the *Catechism*, "Sanctifying grace is a habitual gift, a stable and supernatural disposition that perfects the soul itself to enable it to live with God, to act by his love" (2000).

7. What is faith?

The Greek term for faith (*pistis*), has a variety of meanings. It can mean, "the state of being someone in whom confidence can be placed, *faithfulness, reliability, fidelity, commitment.*"[7] It also can mean the "*trust, confidence, faith.*"[8] And it can mean "that which is believed, *body of faith/belief/teaching.*"[9]

The term is used in the New Testament in several ways. James describes a minimal form of faith when he says, "You believe that God is one; you do well. Even the demons believe—and shudder" (James 2:19). Here "faith" refers to intellectual assent to the truths of Christian doctrine. This type of faith does not save, for—as James points out—the demons have it, yet they still shudder at the prospect of God's wrath.

In other passages, faith is understood as including not just intellectual belief but also trust. Thus, Jesus tells his disciples, "Have faith in God" (Mark 11:22). As Jews, they already believed that God exists, so Jesus is exhorting them to something more than that. In context, he is urging them to trust that God will work miracles when needed (Mark 11:23–24). This faith thus includes both intellectual belief and trust, or hope, in God.

In still other passages, it is clear that faith involves the virtue of charity/love. Thus, Paul writes that "in Christ Jesus neither circumcision nor uncircumcision is of any avail, but faith working through love" (Gal. 5:6). He also indicates the need for love to be included with saving faith when he writes, "if I have all faith, so as to remove mountains, but have not love, I am nothing" (1 Cor. 13:2).

All three understandings of faith are found in the Protestant community.

Advocates of free grace theology frequently assert that intellectual assent to the truths of Christian doctrine—or at least the doctrine that Christ will save *me*—is all that is required. However, most Protestant theologians hold that saving faith involves both belief and trust, or hope, in God for salvation. Finally, some hold that saving faith also requires love, as Paul indicates.

Catholic teaching has taken its cue from 1 Corinthians 13, where Paul distinguishes between the three theological virtues of faith, hope, and charity. The *Catechism* summarizes:

> By faith, we believe in God and believe all that he has revealed to us and that Holy Church proposes for our belief.
>
> By hope we desire, and with steadfast trust await from God, eternal life, and the graces to merit it.
>
> By charity, we love God above all things and our neighbor as ourselves for love of God. Charity, the form of all the virtues, "binds everything together in perfect harmony" [Col. 3:14] (1842–1844).

In this summary, faith is defined narrowly, as intellectual belief. However, the Church also uses more expansive definitions of faith. Thus, the *Catechism* also says that "by faith man freely commits his entire self to God" (1814). That would include both belief and hope/trust in God.

The *Catechism* also concludes, "For this reason the believer seeks to know and do God's will. 'The righteous shall live by faith' (Rom. 1:17). Living faith 'work[s] through charity' (Gal. 5:6)" (1814). Catholic theologians have a special name for this last type of faith. They refer to it as "formed faith," based on the Latin phrase *fides formata caritate* ("faith formed by charity").

One thus needs to be careful when reading a Catholic text, for a narrower or broader understanding of faith may be present.

8. What are works?

The basic meaning of the Greek term for *work* (*ergon*) is "*deed, action.*"[10]

But it is also used in a more commercial sense, by which it can mean "that which one does as regular activity, *work, occupation, task*."[11]

In the Protestant community, some have sought to explain "works" based on the first definition, as anything you do. If you perform any actions with respect to your salvation, you would be embracing a "gospel of works."

This is problematic because the New Testament links salvation to things like faith and repentance. An act of faith is—by nature—an action, something you do. The same is true of repentance. It would make no sense to exhort people, as Jesus does, to "repent, and believe in the gospel" (Mark 1:15) if people were not expected to undertake these actions. This means we must look more closely at how the New Testament uses the term *works*.

Thoughtful Protestants have recognized this and proposed that works should be defined in the commercial sense of *ergon*. On this view, works would be something you do to earn your place before God. To please God, these works would need to be good, so many have said that good works are the kind Paul says are useless for justification.

Of course, Paul says positive things about good works. He even says that we are "created in Christ Jesus for good works, which God prepared beforehand, that we should walk in them" (Eph. 2:10). But the idea is that these are a *result* of being in a state of justification—that once we turn to him, God gives us his grace and enables us to do works out of supernatural love. We do not do such works in order to get into a state of justification.

It would be impossible for us to do so since, prior to justification, we "were dead through the trespasses and sins" (Eph. 2:1). However, as a result of justification, God's love is poured into our hearts (Rom. 5:1, 5). We may have been able to do certain morally good actions prior to justification, like loving those who love us or being nice to those who are nice to us, just like pagans and tax collectors (Matt. 5:46–47), but Christians are called to love the way God does and thus love everyone, even our enemies (Matt. 5:44–45). It is only this elevated, supernatural love, which goes beyond natural affection, that fundamentally pleases God and that he promises to reward.

Though it would surprise many in the Protestant community, Catholics

agree with this view. It is *true* that we don't do good works to enter a state of justification. Indeed, we cannot, for Catholic theology recognizes that supernatural love or charity is only poured into our hearts at justification (Rom. 5:5). Therefore, the supernatural good works Paul speaks of are a *result* of being in a state of justification, not its cause.

The Council of Trent taught that we are "justified *freely*, because none of those things which precede justification, whether faith or works, merit the grace itself of justification. For, 'if it be a grace, then is it no more by works, otherwise,' as the same apostle says, 'grace is no more grace'" (*Decree on Justification* 8, quoting Rom. 11:6).

Therefore, if you think the evidence points to Paul saying that we become justified by faith and not good works, the Church does not have a problem with this. However, there is reason to question whether this is what Paul means.

When Paul says we aren't justified by works, he doesn't say "by good works" but "by works of the Law" (Rom. 3:20, 28; Gal. 2:16; 3:10; cf. 3:2, 5). What law is Paul talking about? You might propose that it is God's moral law, which is written even on the hearts of Gentiles (Rom. 2:15). This would let you see him excluding morally good works in these passages.

But a careful reading suggests he has a different law in mind: the Law of Moses. As various Catholic commentators have noted down through the centuries, and as advocates of the New Perspective on Paul have pointed out, when Paul talks about works of the Law, he links them to distinctively Jewish practices like circumcision, to having a Jewish rather than a Gentile identity, or to passages taken from the Pentateuch (Rom. 3:28–30; Gal. 2:14–16; 3:10).

This fits the first-century context, when many Jewish Christians objected to the idea of Gentiles being baptized without requiring them to be circumcised and become Jews (Acts 15; Gal. 2:1–10). *That* was the controversy that motivated Paul in Romans and Galatians, and it is natural to see him as reacting to the claim that Gentiles need to become Jews to be justified. Instead, he argued, faith in Christ is enough.

Advocates of this view have proposed different ideas about precisely how "works of the Law" should be understood. For example, should they be understood as only the ceremonial requirements of the Mosaic Law (e.g., circumcision, keeping kosher), or, as I have argued, as *any* actions undertaken to fulfill the Torah?[12] Either way, something along these lines is indicated by the context.

Finally, one might combine these views and argue that Paul wishes to exclude *both* works of the Mosaic Law and morally good works from what gets us into a state of justification. It's true that neither contributes to our becoming justified, but it's harder to demonstrate from the text that this is what Paul has in mind.

9. What is the role of baptism?

As we noted (answer 1), some Protestants believe that if baptism has a role in justification, this would make it a "work" and would result in a "gospel of works." This view is common among Baptists and those who have been influenced by them. But it is not accepted by Lutherans, Anglicans, Methodists, and others who do not see it as violating the "faith alone" principle.

Luther was particularly forceful on this issue. His *Small Catechism* contains the following question:

> *What gifts or benefits does baptism bestow?*
> Answer: It effects forgiveness of sins, delivers from death and the devil, and grants eternal salvation to all who believe, as the word and promise of God declare.[13]

In his *Large Catechism*, he speaks even more forcefully, referring to those who deny this as "know-it-alls, the new spirits, [who] assert that faith alone saves and that works and external things contribute nothing to this end."[14] He says that "it is sheer wickedness and devilish blasphemy when our new spirits, in order to slander baptism, ignore God's word and ordinance,

consider nothing but the water drawn from the well, and then babble, 'How can a handful of water help the soul?'"[15] Luther argues that it can help because baptism is God's chosen instrument in conveying his grace, so God himself is at work in baptism; it is not the natural effect of the water (1 Pet. 3:21).

One might classify baptism as a "work" if *any* action we perform is a work, but this is not the case (answer 8). Neither is baptism commanded by the Mosaic Law, so it is not a "work of the Law." What about the idea that it would be a good work by which we earn our place before God?

Here an analogy is helpful. More than twenty years ago, my wife died of cancer at a very young age. Suppose there had been a cure, and to administer it she needed to be immersed in a tank of fluid. Suppose a doctor came to me and said, "I have a treatment that will save your wife. All she needs to do is allow herself to be lowered into the tank, and the treatment will completely remove her cancer. You don't have to pay anything. This treatment is my gift to her."

If this had happened, I would have been immensely grateful to the doctor and thanked him profoundly for the gift. I would *not* have said, "Wait a minute! You're not really giving my wife a gift. By asking her to be lowered into a tank, you're making her do a 'work' in exchange for the treatment. She's actually *paying* you for her treatment, so don't try to portray this as some kind of gift!"

That response would be absurd. By letting herself be immersed, my wife would in no way be paying the doctor for the treatment. It would be entirely a gift. All she had to do was accept it on the terms it was being offered. Similarly, allowing the water of baptism to be applied to us in no way pays God for the grace he bestows on us. In neither case do we have "work" earning what is being given.

The New Testament speaks repeatedly of how salvation is linked to baptism (John 3:5; Acts 2:38; 22:16; Rom. 6:3–4; Tit. 3:5; 1 Pet. 3:21), so this is the ordinary means by which it is given. There are cases where God grants salvation without or prior to baptism (Luke 23:39–43; Acts 10:44–

48), but these are exceptions.

The Catholic Church thus acknowledges baptism as the ordinary means through which God grants us salvation, but it acknowledges that there are exceptions. As the *Catechism* says, "God has bound salvation to the sacrament of baptism, but he himself is not bound by his sacraments" (1257; cf. 1258–1261).

10. What is sanctification?

The term *sanctification* refers to the event or process of being made sacred/holy. It also can refer to the state of *being* holy (i.e., a state of sanctification).

In the biblical languages, the basic concept of holiness involved being set apart from the common. Thus, God set apart the Sabbath from the other days of the week, making it holy (Gen. 2:3). God himself is holy—set apart from all pagan gods—so he required his people, the Israelites, to be holy— set apart from pagan peoples (Lev. 11:44–45; 20:26; cf. 1 Pet. 1:16).

This holiness resulted in various cultural and ritual practices. For example, Israelites were forbidden to eat certain foods that other people ate (Lev. 20:24–26), and they could not participate in pagan ritual practices (Lev. 20:1–7).

Christians also are sanctified or holy to God in the sense that he has chosen them and set them apart from other peoples, but holiness has a moral as well as a ritual aspect, and this came to the fore in the New Testament, where holiness is equated with moral behavior (1 Pet. 13–16; 1 Thess. 4:2–7; cf. Mark 7:14–23).

In some passages, the New Testament conceives of sanctification as a past event that occurred at the beginning of the Christian life (1 Cor. 6:11; Heb. 10:10, 29). But it also conceives of sanctification as an ongoing process (1 Thess. 4:1–3; 5:23; Heb. 2:11; 10:14). This process continues throughout the Christian life and must be completed before one enters heaven (Rev. 21:27).

In Protestant theology, sanctification is typically understood as involving behavioral holiness. That is, God's grace transforms and renews the Christian so that he is freed from the power of sin and behaves in a more holy manner. This is commonly understood as a process that starts at the beginning of the Christian life and continues throughout its duration. Only at death will sanctification become complete.

Some Protestants hold a variant of this view, according to which it is possible for the process to be brought to a rapid culmination where one enters a state of "entire sanctification" or "Christian perfection" in this life. This view is common in the Methodist, Wesleyan, and Holiness traditions, as well as among some Pentecostals. The idea is that "entire sanctification" is a moment in the Christian's life that constitutes a "second work of grace" following justification.

Despite its name, entire sanctification is not commonly held to be the sinless perfection we will have in heaven. It still allows the possibility of at least some sin. It is, however, thought to involve a sudden, dramatic improvement in the holiness of one's behavior.

Protestants who do not come from the Methodist tradition, or who have not been influenced by it generally, do not accept this view and hold that sanctification is a gradual process and that Scripture does not envision sanctification as a "second work of grace" by which one's growth in holiness is brought to a rapid culmination. They may also criticize the language of "entire sanctification" and "Christian perfection" as being misleading if it does not involve completely sinless perfection.

The Catholic Church acknowledges that, although an individual can have periods of rapid spiritual growth, sanctification is a process that begins with justification and continues throughout the Christian life, becoming complete when we die in God's friendship. It sees sanctification as involving a special gift of grace—known as sanctifying grace—which makes us holy, frees us from the power of sin, and helps us grow in behavioral holiness.

In Protestant theology, justification and sanctification are often sharply distinguished, with justification involving a bestowal of legal righteousness

only and with sanctification involving a bestowal of behavioral righteousness. In Catholic theology, the two terms are more flexible. Although justification and sanctification can be distinguished, the standard vocabulary sees justification as including "not only the remission of sins, but also the sanctification and renewal of the inner man" (CCC 1989).

11. What is merit?

Jesus indicated that God rewards believers, and he encourages us to act in a way that God will reward (Matt. 6:1–6, 16–19). This theme is present in many New Testament passages, which make it clear that God will reward us based on our actions, and specifically for our good works (Rom. 2:6–7; cf. 1 Cor. 3:8, 14; Gal. 6:7–10; Rev. 22:12).

The Latin term for reward is *meritum*. This term refers both to an action that is rewarded and to the reward itself, so in Catholic circles the doctrine of rewards came to be known as the doctrine of merits.

This term is not used in Protestant theology; in fact, it makes Protestants uncomfortable, because they think it smacks of "works righteousness" and suggests earning one's salvation through good works.

But the Catholic Church simply presents the New Testament's teachings on rewards using the Latin term for that concept. The Church has made it clear that we cannot do good works to enter a state of justification, for "none of those things which precede justification, whether faith or works, merit the grace itself of justification" (*Decree on Justification* 8).

Further, we cannot obligate God by the moral quality of our actions: "With regard to God, there is no strict right to any merit on the part of man. Between God and us there is an immeasurable inequality, for we have received everything from him, our Creator" (CCC 2007).

Merit or rewards are possible only because God *both* gives man the grace to perform good works *and* freely promises to reward those good works when we cooperate with his grace:

The merit of man before God in the Christian life arises from the fact that

God has freely chosen to associate man with the work of his grace. The fatherly action of God is first on his own initiative, and then follows man's free acting through his collaboration, so that the merit of good works is to be attributed in the first place to the grace of God, then to the faithful. Man's merit, moreover, itself is due to God, for his good actions proceed in Christ, from the predispositions and assistance given by the Holy Spirit (CCC 2008).

Once we have entered a state of justification, God gives us the grace needed to perform actions that he will reward. There is no set number of good actions one needs to perform to enter heaven. Indeed, if a person died immediately after being justified—having no chance to perform any good works—he would still go to heaven.

Nevertheless, for those who do perform good works under the influence of God's grace, the New Testament speaks of eternal life as in some sense a reward for these. Thus, Paul says that God "will reward each one according to his works: to those who, by perseverance in good work, seek glory and honor and immortality, [he will give] eternal life" (Rom. 2:6–7, LEB; cf. Gal. 6:7–10).

12. Can salvation be lost?

Once a person has entered a state of justification, can this be lost? If so, how would this happen? Protestants have proposed a variety of answers to these questions.

Luther, based on the idea of justification by faith alone, held that it is possible for Christians to lose their salvation, but only through a loss of faith. In other words, only the sin of apostasy—the rejection of the Christian faith—would do this. Any other sins, even great ones like murder or adultery, would not. This view remains standard in Lutheranism today.

However, some Protestants advocate an idea known as *eternal security*. According to this view, if a person ever enters a state of salvation, he will remain in it for all eternity. It thus is not possible to lose salvation. This

view was unheard of in Church history prior to the Reformation. Prior Christians universally acknowledged that salvation was granted through baptism, but it also was clear that some of the baptized later committed sins that the New Testament says will exclude one from the kingdom of heaven. Therefore, the idea of eternal security was a theological novelty when it was proposed in the 1500s.

Eternal security is understood in more than one way among Protestants. Calvinists frequently use the phrase "perseverance of the saints" to describe their understanding of the teaching. According to this view, God will cause authentic Christians to persevere in faith and good works until they die, and this is the reason they are eternally secure: God *will not allow* them to do those things that would cause them to be lost. If a person does lose faith or fall into grievous sin, it means one of two things: either the person was never an authentic Christian to begin with, or he will return to an authentically Christian life before he dies. In either case, someone who is truly a Christian "can neither totally nor finally fall away from the state of grace; but shall certainly persevere therein to the end, and be eternally saved."[16]

Another view of eternal security is sometimes expressed with the phrase "once saved, always saved." This view is found among some non-Calvinist Protestants, and it holds that true Christians can and do fall away from the faith or fall permanently into grievous sin, yet they do not lose their salvation. A single moment of saving faith, at any point in one's life, is sufficient to permanently cancel all of one's sins, even those not yet committed. Therefore—at least in terms of salvation—it does not matter what one later does. This view is often associated with advocates of free grace theology.

Not all Protestants have views as extreme as these. Some are much closer to the traditional Christian view. Thus, members of the Methodist, Wesleyan, Holiness, and Pentecostal movements, as well as some others, acknowledge that it is possible for a believer to commit grievous sin and fall from grace. The precise conditions under which this would happen are

not definitively worked out, and Protestants do not typically use the language of venial and mortal sin, but it is acknowledged that falling into particularly severe sin would cause a loss of salvation.

The Catholic Church recognizes, based on the clear teaching of the New Testament, that it is possible for Christians to lose their salvation. St. Paul explicitly warns Judaizing Christians, "You are severed from Christ, you who would be justified by the Law; you have fallen away from grace" (Gal. 5:4). He also tells his audience of Corinthian Christians, "Do you not know that the unrighteous will not inherit the kingdom of God? Do not be deceived," and he goes on to list multiple sins, warning that those who commit them will not "inherit the kingdom of God" (1 Cor. 6:9–10).

If it is possible to lose salvation, can we get it back? A minority of Protestants have held that it is not. Luther opined that if one commits apostasy, there is no way to regain salvation. But most Protestants who believe it is possible to lose salvation also acknowledge that it is possible to regain it.

This is the point of the parable of the prodigal son (Luke 15:11–32). In this parable, the father of the family represents God, and one of his sons leaves the family and embarks on a life of sin. Yet he repents and is welcomed back by the father, who declares that the son "was dead, and is alive; he was lost, and is found" (v. 32). It thus is possible for us to be children of the Father, to leave him for sin and become spiritually dead, and to return and be restored to spiritual life.

The Catholic Church thus acknowledges that it is possible to regain salvation after mortal sin, and that Christ instituted the sacrament of confession for this purpose (John 20:21–23; cf. Matt. 9:8). Therefore, "There is no offense, however serious, that the Church cannot forgive. There is no one, however wicked and guilty, who may not confidently hope for forgiveness, provided his repentance is honest. Christ who died for all men desires that in his Church the gates of forgiveness should always be open to anyone who turns away from sin" (CCC 982).

13. What assurance of salvation can we have?

Protestant authors frequently discuss "assurance of salvation." The basic idea is that Christians can and should have great assurance, or confidence, in their salvation.

This concept is often used to start evangelistic conversations. A Protestant may ask someone, "If you died tonight, do you know if you would go to heaven?" Should the person answer yes, he may then ask why the person has this assurance. If the person doesn't articulate something like the evangelizer's concept of *sola fide* as the basis of his confidence, he can then explain his understanding of how one gains salvation. But if the person doesn't seem sure of his salvation, the evangelizer can say, "I have this assurance. Wouldn't you like to have it too?" and he can then go on to explain how to "get saved."

There is a vigorous debate among Protestants about what kind of assurance is possible and what its basis is. Authors argue that their view best corresponds to the kind of assurance taught in the Bible. They also frequently accuse others of offering fewer reasons for confidence, and it is common for them to say that Catholics do not have any assurance of salvation.

The Bible contains passages that seek to assure Christians of their salvation. One of the most famous is 1 John 5:13: "I write this to you who believe in the name of the Son of God, that you may know that you have eternal life." On that basis, it is argued that the Bible says we can know—really *know*—that we are saved and will certainly go to heaven.

The most extreme version of this view, found among some advocates of free grace theology, holds that if you *don't* have absolute certainty of salvation then you are *not* saved. On this understanding, saving faith does not admit the possibility of uncertainty about one's spiritual state.

But this is very difficult to sustain. If everyone with faith had absolute confidence, John would not need to write "that you may know that you have eternal life." They would already know! The passage presupposes that

Christians may have eternal life yet not feel absolutely confident, so John reassures them. Thus, most Protestants do not hold that Christians *must* have absolute assurance.

Some hold that, though it is not *necessary* to have absolute assurance, it is still *possible* to have it. The basis for this assurance consists in a review of what God requires for salvation and whether one has fulfilled these requirements.

Christians differ about what the specific requirements of salvation are (faith? repentance? baptism? new repentance and confession if we've committed mortal sin?), but all can agree that we can trust God to provide us with salvation if we accept the gift on the terms that he offers it. We *can* and *should* have absolute confidence in God and his promises.

But what about confidence in ourselves? Can we be *absolutely* sure that we've properly placed our faith in God? That we've properly repented from sin? That we approached baptism or confession with the right dispositions? We may have very good evidence that we have done all these things, but can we say that we know with 100 percent accuracy—with *no possibility* of being wrong—that this is the case?

The latter idea is not easy to support from the Bible. Jeremiah 17:9 observes that "the heart is deceitful above all things, and desperately corrupt; who can understand it?" In Jesus' parable of the Pharisee and the tax collector, the Pharisee was confident he enjoyed God's favor, yet Jesus says it was the tax collector who "went down to his house justified rather than the other" (Luke 18:14). It certainly seems that the Pharisee was self-deceived. And even 1 John—written to provide confidence in salvation—acknowledges the possibility of self-deception, stating, "If we say we have no sin, we deceive ourselves, and the truth is not in us" (1:8).

Even Calvinists, who hold that God will not allow believers to fall away from grace, must acknowledge that self-deception is a possibility, for they recognize that some people do—apparently—fall away from God and remain away for the rest of their lives. In those cases, they argue, the people were never true believers in the first place. But if that were so, as their

critics both Protestant and Catholic point out, then no believer can have *absolute* assurance of salvation. How could he know he isn't one of those who *seemingly* has true faith and yet will fall away, revealing that he was never a true Christian?

Although many Protestants use rhetoric that highly stresses assurance of salvation, sober-minded individuals of virtually every school acknowledge that it is not possible to have infallible or *absolute* assurance of salvation due to the possibilities of self-deception and falling away. Instead, what we can have is *moral* assurance of salvation. That is, we can review the evidence of our lives—both at the point of conversion and afterward—and have great confidence that we have accepted God's gift of salvation. We can have the same confidence that, if we remain as we are, we will go to heaven at the end of our lives.

Translating this into the language of 1 John 5:13—where we may "know" that we have salvation—we may indeed know this, in the sense of having moral assurance. What we cannot have is absolutely, infallible knowledge, since there is the possibility of self-deception or falling away.

The Catholic Church agrees with this understanding of assurance. The Council of Trent taught that, although "no one can know with *a certainty of faith, which cannot be subject to mistake*, that he has obtained the grace of God," nevertheless, "no pious person ought to doubt respecting the mercy of God, the merit of Christ, and the virtue and efficacy of the sacraments" (*Decree on Justification* 9, emphasis added).

14. What is the role of purgatory?

Growth in holiness occurs over the course of the Christian life, but we do not become perfectly sinless until its end. When we die in God's friendship, our wills are fixed on good and we are no longer capable of sinning. On this Protestants and Catholics agree.

Since "nothing unclean shall enter" the heavenly city (Rev. 21:27), between the moment of death and our entry into heaven there must come a

purification that frees us of sin and its consequences. "The Church gives the name *purgatory* to this final purification of the elect" (CCC 1031). Protestants do not use the term *purgatory*, but it can be understood as the final stage of sanctification, in which our holiness is made complete.

Protestants commonly make a number of objections to the doctrine of purgatory: (1) that the final purification does not involve pain, (2) that it takes no time, (3) that purgatory interferes with the completed work of Christ, and (4) that it makes no sense to pray for the dead and seek to help those being purified.

The first objection is speculation. We do not have any Scripture texts that say our transformation will be painless. Instead, we have St. Paul saying that, when we stand before God, our work will be tested with fire. "The fire will test what sort of work each one has done. If the work which any man has built on the foundation survives, he will receive a reward. If any man's work is burned up, he will suffer loss, though he himself will be saved, but only as through fire" (1 Cor. 3:13–15). Whatever spiritual reality Paul is describing using the image of fire, the fact he speaks of being saved "only as through fire" does not suggest a painless process!

Concerning the second objection, Protestants may point to the thief on the cross, whom Jesus told, "Today you will be with me in paradise" (Luke 23:42). They also point to how, when Jesus returns, "we shall all be changed, in a moment, in the twinkling of an eye" (1 Cor. 15:51–52). Therefore, God does not need time to transform us.

This is true, but the Church does not teach that purgatory takes time. According to Pope Benedict XVI, "It is clear that we cannot calculate the 'duration' of this transforming burning in terms of the chronological measurements of this world. The transforming 'moment' of this encounter eludes earthly time-reckoning—it is the heart's time, it is the time of 'passage' to communion with God in the Body of Christ" (*Spe Salvi* 47).

The third objection misunderstands what happens in purgatory. The process of sanctification—like justification—is one of the fruits of Christ's work. Although he completed that work on the cross, it is applied to us over

time. As the final stage of sanctification, purgatory simply brings the application of Christ's work to us to its final conclusion.

Concerning the fourth objection, it can be argued that, if our final purification is instantaneous, then those who have died cannot be helped by our prayers, since they were instantaneously transformed.

This involves an overly limited view of God's ability to answer prayer. The truth is that he is omniscient and knows what our prayers will be. He thus can answer them by applying his grace to the person at the moment it is needed and smooth the departed's transition into heavenly glory. Benedict XVI writes, "In the communion of souls simple terrestrial time is superseded. It is never too late to touch the heart of another, nor is it ever in vain" (*Spe Salvi* 48).

We also have express endorsement for the idea of praying for the departed in 2 Maccabees 12:39–45. Although this book is not in the Protestant canon, it reflects the fact that both Jews and Christians have prayed for their departed loved ones since before the time of Christ. Both Jews and non-Protestant Christians continue to do so today.

15. What is the role of indulgences?

The doctrine of indulgences is widely misunderstood. Sometimes indulgences are portrayed as "buying forgiveness" for sins that one hasn't even committed, much less repented of. This is not the case.

At no time did the Church "sell" indulgences. At one time, they were granted to people who made charitable donations, but this has not been the case for several centuries. They are still granted to individuals who perform spiritual acts such as praying, going on a pilgrimage, or reading the Bible.

To understand indulgences, we need to begin with the Bible's teaching that, even when a Christian has been forgiven his sins, God allows him to experience consequences to train him in righteousness. "The Lord disciplines him whom he loves, and chastises every son whom he receives. He disciplines us for our good, that we may share his holiness" (Heb. 12:6,

10). The purpose of these chastisements or punishments is to help us learn our lesson and grow in holiness.

The Bible also reveals that God sometimes lessens the punishments one person receives because someone else has pleased him. Thus, when Solomon sinned, God said, "I will surely tear the kingdom from you and will give it to your servant. Yet for the sake of David your father I will not do it in your days, but I will tear it out of the hand of your son. However, I will not tear away all the kingdom; but I will give one tribe to your son, for the sake of David my servant and for the sake of Jerusalem which I have chosen" (1 Kgs. 11:11–13). In other words, because David had pleased God, he mitigated Solomon's punishment.

The same principle continues in New Testament times. God treats all of us more mercifully than we deserve because of Jesus. And, in discussing non-Christian Jews, Paul states, "As regards the gospel they are enemies of God, for your sake; but as regards election they are beloved for the sake of their forefathers" (Rom. 11:28). God thus treats them mercifully because the patriarchs, such as Abraham, Isaac, and Jacob, pleased him.

Knowing that God allows even the forgiven to experience consequences for their sins and that he sometimes mitigates punishment because Christ and various holy people have pleased him, what role does the Church have in this process?

Christ gave his Church the power of the keys, allowing it to "bind and loose" in spiritual matters (Matt. 16:18–19; 18:17–18). The Church uses this authority to assist those who make deliberate efforts to grow in holiness by performing various spiritual actions, and this is what an indulgence is: an intervention where the Church uses the authority Christ gave it to decrease the consequences the faithful otherwise would experience after being forgiven for sin. It does this to encourage them to grow in holiness by performing spiritual exercises.

Indulgences thus are not a permission to sin. Neither are they forgiveness for sins that have not been committed. They presuppose that one has both repented of sin and been forgiven for it, and they are meant to assist

Christians by helping them practice spiritual disciplines that lead to growth in holiness, furthering the process of sanctification.

Indulgences also are applied to help those experiencing purgatory, though since the earthly Church does not have jurisdiction over souls in the afterlife, they are applied only by way of prayer. In other words, the Church and the faithful seek to please God and ask him to smooth the final purification that those who die in God's friendship experience.

In neither case do indulgences involve "works" that seek to earn one's place before God. They do involve performing good actions, but we have been "created in Christ Jesus for good works, which God prepared beforehand, that we should walk in them" (Eph. 2:10). Indulgences are an encouragement to persist in this task.

16. What is predestination?

The New Testament teaches that *predestination* is real. St. Paul says, "those whom [God] foreknew he also predestined to be conformed to the image of his Son, in order that he might be the first-born among many brethren. And those whom he predestined he also called; and those whom he called he also justified; and those whom he justified he also glorified" (Rom. 8:29–30).

Scripture also refers to those whom God has "elected" (Greek, *eklektos*, "chosen"), and theologians often link this term to predestination, understanding the elect as those God has predestined to salvation.

Because the Bible mentions predestination, all Christian groups have a belief in the concept. The question is how predestination works, and on this subject there is considerable debate.

At the time of Christ, some Jews—such as the Essenes—thought that everything is fated by God to happen, so that people have no free will. Other Jews—such as the Sadducees—denied predestination and attributed everything to free will. Finally, some Jews—such as the Pharisees—believed that both predestination and free will have a role.

For Christians, Paul rules out the view taken by the Sadducees. But the other two views have found supporters.

Calvinists take the position closest to that of the Essenes and place a strong emphasis on predestination. According to Calvinism, God actively chooses certain individuals to be saved, and he gives them grace that will unfailingly result in their salvation. Those whom God does not choose don't receive this grace, so they are inevitably damned.

In Calvinist thought, God's choice is said to be "unconditional," meaning that it isn't based on anything about the individuals. Belief in unconditional election also is traditionally shared by Lutherans, with various qualifiers.

Not all Calvinists speak of "free will," but many do. When they use the term, it refers to the fact that individuals are not forced to do something *against* their wills. They can choose what they desire. However, their desires are determined by God either giving or withholding saving grace from them, so it is God who ultimately determines whether an individual will choose salvation or damnation.

This view also was held by Luther, who compared man's will to an animal whose destination is determined by its rider, which is either God or the devil: "The human will is placed between the two like a beast of burden. If God rides it, it wills and goes where God wills. . . . If Satan rides it, it wills and goes where Satan wills; nor can it choose to run to either of the two riders or to seek him out, but the riders themselves contend for the possession and control of it."[17]

Advocates of this view sometimes accuse those who disagree with them as teaching, or at least implying, salvation by works, since it is the decision of an individual's will—not God—that determines whether he will be saved. But this relies on an overly broad understanding of "works" that doesn't correspond to the way the term is used in Scripture (see answer 8). Using the freedom that God himself has given an individual to accept his offer of salvation would not be either an action done out of a sense of obligation to the Mosaic Law or a "good work" that would earn one's place before God. It would simply be accepting his gift.

Critics of Calvinism often accuse its view of portraying God as capricious and cruel. They argue that the doctrine of unconditional election implies that God arbitrarily saves some and damns others. They also argue that the Calvinist understanding of free will robs the term of its meaning, since individuals are not actually free to choose between salvation and damnation. They are slaves to their desires, which are determined by God.

Other Christians understand free will not only as freedom from external coercion but also from internal necessity. That is, God has given human beings freedom to make choices that are not strictly determined by their desires. They can thus choose whether or not to accept his offer of salvation.

Being omniscient, God knows in advance whether they will freely choose to cooperate with his grace, and he predestines them to salvation based on this foreknowledge. Non-Calvinists often argue that this is what Paul is referring to when he says, "those whom [God] foreknew he also predestined."

The Catholic Church permits a range of views on the subject of predestination,[18] but there are certain points on which it is firm: "God predestines no one to go to hell; for this, a willful turning away from God (a mortal sin) is necessary, and persistence in it until the end" (CCC 1037). It also rejects the idea of unconditional election, stating that when God "establishes his eternal plan of 'predestination,' he includes in it each person's free response to his grace" (CCC 600).

17. Does the Church use the formula "faith and works"?

It is common to hear both Protestants and Catholics describe the former as believing in justification "by faith alone," whereas the latter believes in justification "by faith and works."

The faith-alone formula appears frequently in Protestant literature, including church-sponsored confessions of faith.[19] But where do official documents of the Catholic Church use this phrase?

The answer appears to be: nowhere. The most extensive and authoritative discussion of justification in Catholic documents is the *Decree on Justification* issued by the Council of Trent in 1547. But it never uses the phrase "by faith and works" to describe how we are justified. Neither does the most recent, authoritative discussion of justification, which is found in the *Catechism of the Catholic Church* (1987–1995). Searches of the Vatican website (www.vatican.va) also do not turn it up in discussions of justification.

The absence of this phrase from official Catholic documents should give pause to people in both groups. Protestants should ask themselves whether, by attributing justification "by faith and works" to the Catholic Church, they may have misunderstood and misrepresented its teaching to others. Catholics should ask themselves the same questions.

The danger of misunderstanding and misrepresentation is significant. This is particularly due to the way the term *justification* is used in Protestant circles. Although Luther and a few other Protestant figures have understood justification both as an event and as a process, this is not the standard use of the term. For the great majority of Protestants, justification is understood as an event that occurs at the beginning of the Christian life—the moment where one places faith in God, is forgiven, and is declared righteous.

If a person using that definition is told that Catholics believe in justification "by faith and works," he will understand it to mean that, in order to enter a state of justification, one must not only have faith in God but also do good works to be forgiven. This will confirm centuries-old stereotypes about Catholics believing in "works righteousness" and having to earn their place before God.

This is *not* what the Catholic Church teaches. The Council of Trent explicitly stated that we are "justified freely, because none of those things which precede justification, whether faith or works, merit the grace itself of justification. For, 'if it be a grace, then is it no more by works, otherwise,' as the same apostle says, 'grace is no more grace'" (*Decree on Justification* 8, quoting Rom. 11:6).

To simply tell Protestants that Catholics believe in justification "by faith and works" will lead them to conclude the opposite of what the Church actually teaches, which is that we *do not* and *cannot* merit entry into the state of justification by good works.

Where do works enter the picture from a Catholic perspective? This is discussed in chapter ten of Trent's *Decree on Justification*, which deals with the growth in righteousness that occurs *after* one is initially justified. In other words, it deals with the *subsequent* process of justification.

According to Trent, Christians "increase in the justice received through the grace of Christ" and do so by "faith cooperating with good works." It is in this context—and in this context only—that Trent cites James 2:24's statement that, "You see that a man is justified by works and not by faith alone." The Church understands this verse to apply not to how one enters a state of justification but to the process of how one grows in righteousness after initial justification.

In Protestant circles, this growth in righteousness is referred to as "sanctification," and when we translate from Catholic to Protestant language, we find that the two groups are more in agreement than one would expect. If you ask a Protestant, "As part of the process of sanctification, do you need to cooperate with God's grace and do good works to grow in holiness?" he likely would answer, "Yes, of course! How can you be more holy if you aren't doing good works?"

This illustrates the need to carefully translate the language of one group into the language of the other to avoid confusion.

18. Should Catholics use the formula "by faith alone"?

If Catholics should be cautious about telling Protestants they believe in justification "by faith and works," should they also be cautious about using the formula "by faith alone?" Yes, because the situation is complex.

The phrase did not come out of nowhere at the time of the Reformation. A variety of Church Fathers and medieval theologians spoke of being justified

"by faith alone."[20] Even Thomas Aquinas used the phrase.[21]

Consequently, the Council of Trent did not condemn the formula itself. Instead, it condemned certain interpretations of the formula, stating:

> If anyone shall say, that by faith alone the impious is justified; *so as to mean that* nothing else is required to cooperate in order unto the obtaining the grace of justification, and that it is not in any respect necessary that he be prepared and disposed by the movement of his own will; let him be anathema (*Decree on Justification* can. 9, emphasis added).

In reading this canon, it is important to recognize what *anathema* means. Contrary to some claims, this term does not mean "damned by God" in Church documents. It referred to a special kind of excommunication, performed with a special ceremony. The purpose of this excommunication was to alert the Catholic community to the fact a person had committed a serious offense, and to encourage the person himself to repent and return to full communion with the Church. If he did repent, there was a ceremony to restore him to fellowship.

Also contrary to some claims, anathemas were not pronounced on Protestants generally. Bishops had better things to do than perform endless ceremonies excommunicating every Protestant in their dioceses. In practice, anathemas were applied only to people who made a pretense of remaining Catholic, and over time their application became rare. The penalty of anathema itself was discontinued with the 1983 *Code of Canon Law*, and so it no longer exists, though other forms of excommunication still do.

Notice what Trent says in this canon: It only condemns the use of the faith-alone formula "so as to mean" specific things. It rejects the idea that "nothing else [besides faith] is required to cooperate" and the idea that it isn't necessary for a person to "be prepared and disposed by the movement of his own will." What does this mean?

In the time of Trent, the term *faith* was often understood as intellectual assent to the truths of Christian doctrine—the kind of faith that James says

does not save (James 2:19). What Trent wishes to exclude is the idea that you'll be justified merely by believing that Christian doctrine is true. The council thus stresses that you also need to cooperate with God's grace using your will and not just your intellect (by repenting of sin, trusting God, etc.).

Most Protestants agree with the substance of what Trent is saying, even if they would express it differently. Except for some advocates of free grace theology, the overwhelming majority of Protestants hold that intellectual assent alone is *not* saving faith. A more robust conception of faith is needed.

Trent leaves the door open to using the "faith alone" formula if a more robust understanding of faith is employed. From a Catholic perspective, what would be needed? In essence, a faith that is accompanied by hope (trust in God for salvation) and charity (love of God). This is what Catholic theologians refer to as *fides formata caritate* or "faith formed by charity." Pope Benedict XVI taught:

> Luther's phrase "faith alone" is true, if it is not opposed to faith in charity, in love. Faith is looking at Christ, entrusting oneself to Christ, being united to Christ, conformed to Christ, to his life. And the form, the life of Christ, is love; hence to believe is to conform to Christ and to enter into his love. So it is that, in the letter to the Galatians, in which he primarily developed his teaching on justification, that St. Paul speaks of "faith that works through love" (*General Audience*, Nov. 19, 2008, quoting Gal. 5:6).

It is thus possible for the "faith alone" formula to have an acceptable Catholic meaning. However, this does not mean Catholics should use the formula in everyday practice.

The formula departs from the language of Scripture. The Greek phrase for "by faith alone" (*ek pisteôs monon*) occurs in only one place, and there it is rejected: "You see that a man is justified by works and not by faith alone" (James 2:24). Also, for Catholics to use the formula indiscriminately, without making careful qualifications about what it does and doesn't mean,

would cause serious confusion, which is why Trent warned against its misuse.

It is significant that the Church has not adopted a single, concise formula when articulating the doctrine of justification. It doesn't use "by faith and works." Neither does it use "by faith alone." The biblical teaching on justification is too rich to be summarized with a formula three or four words long. The Church has refused to boil down the doctrine of justification to a slogan, and so should we.

19. To what extent do Christians agree on justification?

The doctrine of justification was a major flashpoint in the Reformation era, but the twentieth century saw a remarkable rethinking of this issue.

As passions cooled, theologians and church officials began to read one another's works on the subject through less polemical lenses. As theologians began translating between the languages of the Protestant and Catholic communities, church officials began meeting and conducting dialogues as part of the ecumenical movement. Meanwhile, in biblical studies, the New Perspective on Paul was making its own contribution (answer 5).

Although there are individuals in both communities who seek to maximize the differences among Christians concerning justification, many have concluded that we share more common ground on the subject than was recognized at the time of the Reformation. Yet the question remains: to what extent do Christians agree on justification?

The answer depends on which groups you are talking about. As we've seen, there is no single Protestant view of justification. The Protestant community is sharply divided on the meaning and implications of the *sola fide* formula. What counts as saving faith? What counts as works? What's the role of baptism? Can you lose salvation? Can it be regained? Answers to these questions differ markedly from one group of Protestants to another, and even within individual denominations.

Although the Catholic Church allows a range of opinions on lesser questions, such as how particular biblical passages concerning justification should be taken, it has also established clear boundaries when articulating the doctrine. This was done principally at the Council of Trent in its *Decree on Justification*. Like any Church document, it must be read carefully and in the context of the questions it was addressing, but it remains the official teaching of the Catholic Church. Even if the penalty of anathema no longer exists in canon law, its canons still—infallibly—point out real doctrinal errors that Catholics must avoid.

The key to determining how much Catholics agree with particular groups of Protestants must be determined on a case-by-case basis, looking at the distinctives of each group. There is much less agreement with some groups than with others.

Perhaps the least agreement is found with advocates of free grace theology, who hold that justification is a one-time event that imparts a purely legal righteousness and that can be obtained by a single moment of intellectual assent to the proposition that Jesus will save one. Repentance from sin plays no role. Neither does baptism. And once this justification has been gained, it can never be lost, even if one goes on to commit sins like adultery, murder, or apostasy. This is very far from the Catholic perspective —and from the perspective of most Protestants.

There is a greater degree of agreement with other groups. Many Evangelicals acknowledge that good works inevitably accompany saving faith. A common saying is, "Though we are saved by faith alone, the faith that saves is never alone." This points to a more robust understanding of saving faith, which includes hope (trust in God for salvation) and either includes or results in charity (love of God). It also makes the need for repentance from sin clearer, even if baptism is not thought to be a means of grace.

Other groups are more prepared to acknowledge the role of baptism, including Lutherans, Anglicans, and Methodists (even Calvinists, in the case of elect infants). Some also acknowledge that it is possible to lose

salvation by falling into grave sin and to regain it by repenting and returning to God, though none see this as ordinarily happening through the sacrament of confession.

A notable development occurred as the twentieth century drew to a close. After ecumenical dialogues on justification had been held in various countries, particularly in the United States and Germany, the Holy See and the Lutheran World Federation signed a *Joint Declaration on the Doctrine of Justification*.

The path to this document was complicated. Initially, the Holy See's Pontifical Council for Promoting Christian Unity worked with their Lutheran counterparts to draft it. However, after both groups had approved the basic text, the Congregation for the Doctrine of the Faith—then headed by Cardinal Joseph Ratzinger (later Pope Benedict XVI)—intervened and pointed to certain areas that needed clarification, releasing a document titled the *Response of the Catholic Church to the Joint Declaration on the Doctrine of Justification*. Subsequently, Ratzinger helped with efforts to clarify the needed areas in dialogue with the Lutherans, and another document, known as the *Annex to the Official Common Statement* was produced.

Having resolved these issues, the Holy See and the Lutheran World Federation then signed the document in 1999. To understand the Catholic position on these issues, all three documents—the *Joint Declaration*, the *Response*, and the *Annex*—need to be read together. All are available online at www.vatican.va. Further discussion is provided in my book *The Drama of Salvation*.

After reviewing aspects justification and how it is understood in Lutheran and Catholic circles, the *Joint Declaration* stated:

The understanding of the doctrine of justification set forth in this *Declaration* shows that a consensus in basic truths of the doctrine of justification exists between Lutherans and Catholics. In light of this consensus the remaining differences of language, theological elaboration,

and emphasis in the understanding of justification . . . are acceptable. Therefore, the Lutheran and the Catholic explications of justification are in their difference open to one another and do not destroy the consensus regarding the basic truths.

Thus, the doctrinal condemnations of the 16th century, in so far as they relate to the doctrine of justification, appear in a new light: The teaching of the Lutheran churches presented in this *Declaration* does not fall under the condemnations from the Council of Trent. The condemnations in the Lutheran Confessions do not apply to the teaching of the Roman Catholic Church presented in this *Declaration* (40–41).

The *Joint Declaration* also noted that there are areas where the churches are not in agreement, but it concluded:

We give thanks to the Lord for this decisive step forward on the way to overcoming the division of the church. We ask the Holy Spirit to lead us further toward that visible unity which is Christ's will (44).

After the release of the *Joint Declaration*, it was approved by other Protestant bodies. In 2006 the World Methodist Council signed the document, and in 2017 the World Communion of Reformed Churches did so as well.

20. How can we integrate faith and works in our own lives?

Although different groups have a variety of views on the role of faith and works in the Christian life, the New Testament calls us to practice them both.

At the beginning of his ministry, Jesus proclaimed, "The time is fulfilled, and the kingdom of God is at hand; repent, and believe in the gospel" (Mark 1:15). This exhortation contains a reference to both faith and good works, though it may not be obvious at first glance.

The exhortation to believe is a summons to faith. Greek has a single word for believing and having faith, and that is the word used here. However, in

English translations it is often simply rendered "believe," obscuring the connection to faith.

Similarly, repentance involves turning away from sin and acting in a morally upright manner—that is, producing good works. This is made clear by John the Baptist's exhortation to some who came to him, "You brood of vipers! Who warned you to flee from the wrath to come? Bear fruits that befit repentance" (Luke 3:7). Good works are the "fruits that befit repentance."

As the New Testament proceeds, it makes the role of good works in the Christian life even more explicit. St. Paul famously said that we are "created in Christ Jesus for good works, which God prepared beforehand, that we should walk in them" (Eph. 2:10).

St. John wrote "that you may know that you have eternal life" (1 John 5:13), but the way we are to know this involves good works. John says, "Beloved, let us love one another; for love is of God, and he who loves is born of God and knows God. He who does not love does not know God; for God is love" (4:7–8). "This is the love of God, that we keep his commandments" (5:3). Performing good works—acts of love that fulfill God's commandments—is thus the evidence John cites to show that we possess eternal life.

We also must be on our guard against sin. John warns that "there is sin which is mortal" (5:16), and Paul exhorts us:

Do you not know that the unrighteous will not inherit the kingdom of God? Do not be deceived; neither the immoral, nor idolaters, nor adulterers, nor sexual perverts, nor thieves, nor the greedy, nor drunkards, nor revilers, nor robbers will inherit the kingdom of God" (1 Cor. 6:9–10).

He can thus say, "Let anyone who thinks he stands take heed lest he fall" (1 Cor. 10:12) and, "Work out your own salvation with fear and trembling" (Phil. 2:12).

To properly balance faith and works in the Christian life, it is necessary to

clearly understand what they are. The *Catechism* explains: "Faith is the theological virtue by which we believe in God and believe all that he has said and revealed to us, and that Holy Church proposes for our belief, because he is truth itself" (1814). In other words, we need to believe what God says because he is truth itself, and we need to believe what his Church teaches because he guides it, making it "the pillar and bulwark of the truth" (1 Tim. 3:15).

This prompts us to make an examination of conscience. Do we take what God says in his word and what he teaches through the Church seriously? Do we really accept what he says, even when it's a "hard saying" (John 6:60), or are we "cafeteria Catholics" who simply pick and choose what to believe? "For the time is coming when people will not endure sound teaching, but having itching ears they will accumulate for themselves teachers to suit their own likings, and will turn away from listening to the truth and wander into myths" (2 Tim. 4:3–4).

Even if we accept all the doctrines of the Faith, this is not enough. For, "the gift of faith remains in one who has not sinned against it. But 'faith apart from works is dead': when it is deprived of hope and love, faith does not fully unite the believer to Christ and does not make him a living member of his body" (CCC 1815, quoting James 2:26).

The Christian life involves performing acts of charity: "Charity is the theological virtue by which we love God above all things for his own sake, and our neighbor as ourselves for the love of God" (CCC 1822). These acts of charity, made possible by God's grace, are the good works that we are called to in the Christian life.

God promises to reward these works, and Jesus encourages us to perform them, telling us:

Do not lay up for yourselves treasures on earth, where moth and rust consume and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust consumes and where thieves do not break in and steal. For where your treasure is, there will

your heart be also (Matt. 6:19–21).

It is fitting to close with the words of the great apostle of both faith and works, St. Paul:

Do not be deceived; God is not mocked, for whatever a man sows, that he will also reap. For he who sows to his own flesh will from the flesh reap corruption; but he who sows to the Spirit will from the Spirit reap eternal life. And let us not grow weary in well-doing [lit., "in good working"], for in due season we shall reap, if we do not lose heart. So then, as we have opportunity, let us do good to all men, and especially to those who are of the household of faith (Gal. 6:7–10).

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Technically, what he said was, "because by that article standing, the Church stands; by it falling, the Church falls" ("quia isto articulo stante stat Ecclesia, ruente ruit Ecclesia"), Expositio in Psalmos 130:4; Weimarer Ausgabe 40:3:352:3.

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